2023 Annual Report

New Home, New Beginnings

Habitat for Humanity of Puerto Rico



Our Vision

A Puerto Rico where every person has a decent place to live, a place to call home.

Our Mission

At Habitat for Humanity of Puerto Rico, we help individuals and families achieve stability, self-reliance and a better future through affordable housing and capacity building programs.



Amanda Silva Executive Director

As we wrap up our five-year Puerto Rico Recovery Program (PRRP), we are proud of the opportunity it provided us to make a positive impact in the lives of many individuals and families who are now enjoying better living conditions and the stability that comes from having a safe place to live.

Challenges force you out of your comfort zone, often demanding that you find new ways to work and forge new alliances, helping to transform your mindset for growth, resilience, and strength. The PRRP helped us strengthen our team, attract more volunteers, customize, and expand our programs to Puerto Rico's needs and serve more people. It also provided a platform to establish the importance of affordable homeownership and the impact that inadequate housing has on economic development, community building, and the physical and mental health of adults and children.

Puerto Ricans have proved their resilience. They know that natural disasters will continue to occur and are creating community-centered approaches to prevent and prepare. At Habitat for Humanity of Puerto Rico, we are moving forward with programs focused on affordable homeownership, home repairs and basic construction skills training.

We would not have been able to provide extraordinary opportunities, while continuing to bring attention to the obstacles that stand in the way of affordable and safe housing for everyone, without our Board of Directors, our corporate and individual donors highlighted on page 16 and the collaboration of all our allies. We thank you for your unwavering support and look forward to continuing working with you.



Juan José Román Jiménez President, Board of Directors

Habitat for Humanity of Puerto Rico is embarking on a new phase in its history on the island as we continue to pursue our goal of providing a new beginning for families in need by helping them acquire a home to call their own. As an organization, we are also ready for new beginnings with a reinvigorated Board of Directors representing diverse professionals, including four new members. We are pleased to welcome board members Carmen Pagán, Judith Monrouzeau, Carlos Martínez, and Teruca Rullán and to be able to count on their commitment and expertise to help Habitat for Humanity of Puerto Rico continue to expand.

Allies and sponsors who will contribute to the discussion and help find and fund solutions are more important than ever as we continue carrying out our mission to develop affordable housing programs. The scarcity of suitable housing, rising costs of materials, refocus of construction workforce to federally funded projects, and the disparity between housing costs and average income require a multisector approach. We will strive to leverage the experience and relationships developed over the past years with local and federal agencies, municipalities, and other interest groups to improve public policy and promote affordable housing solutions.

Raising the funds needed to continue serving the island, requires strong allies and strategies. We encourage you to take part in this important agenda to make affordable housing a reality for those who need it most.

HFHPR Board Members

President - Juan José Román Jiménez

Vice President – Eduardo J. Pardo Vega

Secretary - Jorge A. Morales Cordero

Treasurer - Juan José Román Jiménez

Carmen Rocafort Sein

Jaime L. Fonalledas Ferraiouli

Dennis González Ramos

Cecilia Lloréns Infanzón

Teruca Rullán Álvarez

Carlos Martínez Martínez

Judith N. Monrouzeau López

Carmen M. Pagán Ortiz

Building Resilience the Puerto Rico Recovery Program

Six years of rehabilitating, rebuilding, and educating for resilience through the Puerto Rico Recovery Program (PRRP) has helped 1,428 families and 2,016 individuals return to stability and independence and prepare for future natural events. Funded by individual and corporate donors and created in 2018 by Habitat for Humanity of Puerto Rico in partnership with Habitat for Humanity International, the PRRP contributed to Puerto Rico's reconstruction following hurricanes Irma and Maria by helping affected families address their housing needs and revitalize their communities. The legacy of this unprecedented undertaking is a strategic plan with a holistic approach to safe, secure, and affordable housing:

- Construction, repair, and rehabilitation of homes throughout the island.
- Securing tenure through legalization and granting of formal property titles, when eligible.
- Teaching basic construction skills to individuals through our gratuitous construction training program, Habitat Builds Puerto Rico and OSHA 10/30 construction safety courses.
- Development of risk management and safe housing capabilities among communities through our free online tool www.ConstruirEnComunidad.org.
- Home maintenance and financial education workshops for families.
- Knowledge sharing with government agencies, municipalities, and communities to help improve public policy and develop affordable housing solutions.

Puerto Rico Recovery Program Impact

(July 2018 - June 2023)

Homeownership Program total rehabilitated homes

municipalities

San Juan Peñuelas Santa Isabel Salinas Guayama

Vega Baja Río Grande Fajardo Bayamón Caquas

Home Repair Program total repaired units

Adiuntas Arroyo Barranquitas Bavamón Cabo Roio Caguas Canóvanas Carolina

Guayama

Jayuya

Juncos

municipalities

Lajas Loíza Patillas Ponce Salinas San Juan Santa Isabel Toa Alta Toa Baja Utuado Yabucoa

Safety Training individuals

and

Construction Skills

Program **Tenure** Secure

individuals

municipalities

legal services

families. including orientation. legal and notary services

Finally, a Home to Call Their Own



With the support of donors, volunteers and multi-sectoral alliances, Habitat Puerto Rico's Homeownership Program enabled 10 families with low and moderate economic resources to achieve their dream of safe and secure homeownership during the 2023 Fiscal Year. The program works on the acquisition, rehabilitation or construction, and sale of properties to families in need of affordable housing and guides them through the home acquisition process. Ten families were selected to purchase homes in Guayama, Santa Isabel, Bayamón, Trujillo Alto, and Ponce. These homes impacted the lives of 19 individuals, including four disabled adults, one disabled minor and a senior adult.

Homeowners are chosen based on their needs, their ability to afford a low-cost mortgage with 0% interest and 0% APR, their willingness to invest "sweat equity" hours in the rehabilitation of their new homes and to participate in financial education and maintenance workshops. The monthly mortgage payments are deposited in a rotating fund used to provide aid to new participants.

We are currently focused on identifying land or vacant units in or near urban centers that are considered the core of regional zones. Once viable sites are located and ownership is secured, our organization acts as developer by obtaining the necessary permits then selecting and training the future owners, providing low-cost no-interest financing and working with banks and other institutions to manage the loan process.

There Is No Place Like Home

"What I liked the most about the experience with Habitat is that their help goes beyond the purchase of the house. They have supported us through the whole process and that has made me feel confident. I am grateful beyond words for this opportunity they have given us."

Javier Ramos









"Our new house is made of concrete.
That gives me a lot of security and makes me very happy. And the kids are so excited, now that each one has their own room. Before we wouldn't invite our relatives to visit because of the condition the house was in. Now, we look forward to having them in our new house to share happy times together as a family."

Gloria Serrano

Unity is Strength





Habitat's Homeownership Program is teaming up with the Puerto Rico Housing Finance Authority (PRHFA) to assist homebuyers in the process of purchasing a home to call their own as a result of a collaborative agreement signed by both organizations in 2023.

Through this agreement, we became the first non-profit organization in Puerto Rico authorized by PRHFA to provide financial assistance to homebuyers acquiring their main residence with CDBG-DR funds. Our organization will provide financial support for closing costs and the initial payment on first mortgages obtained by Habitat for Humanity of Puerto Rico participants who qualify for PRFHA's Home Buyer Assistance program in adition to providing them with a no interest mortgage.

Stability and Self-reliance

through Safe and Secure Housing





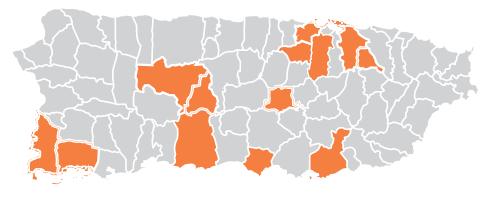




Safe and accessible housing is a key social determinant of health for individuals of all ages and especially for the disabled and the elderly. Studies show that aging in place extends longevity and quality of life, and safe and stable housing and community networks are core to these outcomes.

During Fiscal Year 2023, Habitat's Home Repair Program partnered with architects, contractors, and construction workers to provide critical home repairs and modifications to 178 homes impacting the lives of 307 individuals. The 178 families include 131 adults over the age of 65, 91 disabled individuals and 7 veterans.

Our Home Repair Program rehabilitates dwellings impacted by natural disasters, faulty construction, or deterioration through time to make them solid, safe, and resilient. Repairs range from minor electrical or paint work, to repairing wooden, zinc or cement roofs, installing handrails, windows and doors, reconditioning walls, floors, and kitchens, among others.



Home Construction and Maintenance Skills

A Key Building Block

"Through Habitat Builds Puerto Rico, I obtained plumbing, electric and carpentry skills. I then obtained a certification as a lift truck operator for cinema and was referred by a friend from the program to Lord Renewable Energy Systems where I am the company's only female lift truck operator. The skills obtained from Habitat Builds Puerto Rico workshops allowed me to add value and grow within the company. I have evolved economically and professionally. I am doing this to provide a better future for my son."

Carla M. Quintero Ríos



Habitat Builds Puerto Rico is a 4.5-week basic construction skills training "bootcamp" offered free of charge by Habitat for Humanity of Puerto Rico to help fill the urgent demand for qualified construction workers. We have trained 307 men and women since its inception, 182 individuals in fiscal year 2023 alone. The program was developed specifically for Puerto Rico, in Spanish, and is endorsed by the two most important construction associations in the country – Puerto Rico Builders Association and the local chapter of the Associated General Contractors of America.

Upon completion of the 160-hour training, participants receive a certificate, and an official OSHA 10 card and are ready to work in an entry-level position in the local construction industry. Habitat Builds Puerto Rico allows us to contribute to the island's reconstruction and construction workforce needs promptly by connecting those who are looking for new employment opportunities and economic growth with contractors who need skilled workers to help supply the industry's urgent demand.

We also offer home maintenance skills training to help homeowners keep their houses safe and secure. Participants receive financial education and are familiarized with safe construction and repair practices and disaster preparedness. During Fiscal Year 2023, the Home Maintenace Program trained and provided essential resources to 197 homeowners to aid and encourage them in their home maintenance skills.

Empowering Women for Resilience

The 2023 edition of Women Build Puerto Rico is the fourth workshop of its kind designed to empower and equip women with basic construction skills. The educational event was held in partnership with Hogar Ruth at the Habitat Builds Puerto Rico construction lab. Participants acquired basic home repair skills including light plugs and switch installments and faucet adjustment and replacement, in addition to other simple tasks that they are now prepared to handle confidently on their own. The event was sponsored by Starbucks Puerto Rico.







Formalizing Tenure



The natural disasters of recent years revealed the importance of securing legal property titles to empower disaster recovery and ensure that affected individuals and families receive the assistance they need to rebuild their lives and homes. After hurricanes Irma and Maria, many homes were damaged or destroyed, prompting individuals and families to seek Federal Emergency Management Administration (FEMA) disaster assistance grants. FEMA's adherence to strict homeownership regulations precluded more than 85,000 individuals and families living in these homes from gaining access to federal aid to restore their homes.

Many of these applicants qualified as lawful owners of the property through inheritance laws or under possession by good faith for a certain period of time prior to the advent of hurricane Maria but lacked the formal titles to qualify for the federal funds.

In 2019, Habitat for Humanity of Puerto Rico and Fundación Fondo de Acceso a la Justicia responded to this challenge by joining forces to help low-income families deal with the legal process and obtain a more secure legal tenure. The Title Program's primary goal was to provide legal services to 500 families to help them formalize their property title or any other proof of ownership-occupant rights.

To date, the collaboration between the three non-profits and more than 50 notary lawyers has helped bring justice to communities throughout Puerto Rico benefiting 618 families composed of 1,334 individuals with 686 legal services offered through the program and helping more than 977 individuals file their FEMA claims or appeals.

A Salute to Our Volunteers

Volunteers are at the center of Habitat for Humanity of Puerto Rico programs, but they are most active in our homeownership and repair projects. Habitat volunteers come from all walks of life and from near and far. They volunteer individually or through their place of employment and organizations, and work side by side with our partner families, with the single desire to contribute to our mission. In the past year, 278 volunteers have donated 2,468 hours of their time.

This year we created student volunteer chapters in several high schools including Academia Maria Reina, Academia del Perpetuo Socorro, Baldwin School, Commonwealth and Parkville School, Cupeyville School, Colegio Puertorriqueño de Niñas, and University High School (UHS). Chapter members are initiated as volunteers during a summer internship during which students learn about Habitat's mission and participate in volunteer activities. Throughout the school they create campaigns and raise funds and develop skills through our "Construyendo Juntos" campaign.













Preparedness Is the Only Way to Mitigate Disaster

Rapid response requires preparedness. The increased frequency of hurricanes making landfall on the island in recent years and the difficulty in getting supplies in their aftermath prompted our organization to prepare and store approximately 2,000 Shelter Repair Kits in Puerto Rico in 2018.

This allowed for quick mobilization of community-based organizations when hurricane Fiona hit on September18, 2022, which resulted in the distribution of kits in the affected areas beginning on September 23rd. A total of 28 nonprofit organizations collaborated in handing out the kits that are primarily intended to provide immediate temporary repairs to homes with damaged roofs.

A total of 1,157 shelter repair kits were distributed with 24 deliveries going to community-based organizations, four to municipal governments and 5 directly to individuals.







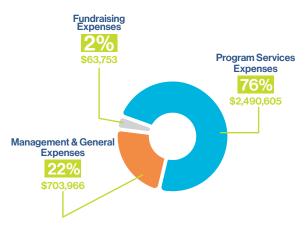






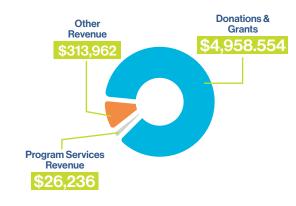
Financials for Fiscal Year 2023

expenditures



Total \$3,258,753

revenues



Total \$5,298,752

Collaborators & Donors

We are grateful for the generous contribution of all our collaborators and supporters and proud to be a part of the social impact that results when different sectors come together, selflessly, to build a better future for those who need a roof over their heads. You are helping to change the lives of families in Puerto Rico by instilling hope and motivating people to persevere and overcome adversity.

Corporate Donors:

- AbbVie
- •Anderson Trucking Services
- •Athletic Brewing Co.
- •Psycho Bunny
- •Bank of America
- •Commercial Equipment Finance
- •Estrellas Home LLC
- First Bank
- Oriental Bank
- Procter and Gamble
- •Popular Auto
- •San Juan Realtors
- •Starbucks Puerto Rico
- •Supermercados Amigo
- •Trailer Bridge
- •Wells Fargo

Schools and Churches:

- •Academia María Reina
- •Academia del Perpetuo Socorro
- •Baldwin School
- •Colegio Puertorriqueño de Niñas
- •Commonwealth and Parkville School
- •Cupeyville School
- •First Reformed Protestant Church
- •University High School (UHS)

Foundations and Others:

- •Comisión Especial de Fondos Legislativos
- •Gordon Brothers Foundation
- Liberty Foundation
- •The 20/22 Foundation Inc.
- Univision Foundation

Individuals (over 5K):

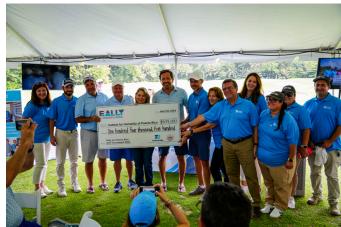
- •Ali Badday
- •Alejandro Krell
- •Alexandro Pedraza
- •Barbara Hansed
- •Badrdin Pernas
- •Brendan Morris
- •Brian Brown
- •Carl McDonald
- •Christopher Kunzelman
- Christopher York
- Cory Rogers
- •Cyntha Morales
- •Delfín Reyes
- •Erick Todd
- •George Burke
- •Gisele Woodward
- •Hari Surapaneni
- •Heather and Peter Klope
- •Helen Evans
- •Jacqueline Ballester
- •James Holloway
- •Jay Chen

- •Jennifer Blonski
- •Joan Kirchheimer
- •Joelle Fletcher
- •John Sapp
- •Josh Tieman
- •Juan José Román
- •Lori Kunzelman
- Matthew Howard
- •Maximilian Fiege
- Patrick Taggart
- •Paul Clip
- •Penny Sanford
- •Peter Altholz
- •Robert Bolt
- •Robert Mile
- •Tom Millon
- •Usha Surapaneni
- •Vimal Patel
- •William Schulz
- •William Coden

Rally for Puerto Rico Golf Tournament 2023 raises more than \$100K for our mission.

The 2023 Rally for Puerto Rico generously sponsored and organized by Trailer Bridge and Anderson Trucking Services (ATS) raised more than \$100,000 with the help of the companies' business partners and clients to provide affordable housing to qualifying local families.





We appreciate the collaboration of all the participants and would like to give special thanks to the following companies and individuals for their contribution through the third edition of this annual fundraising event:

- •Trailer Bridge
- •Anderson Trucking Services
- •Monserrate Simonet and Gierbolini
- •Allied Logistics
- •CBX Global
- Oscar Logistics
- •Yates Bird Group
- •Magic Transport
- •Priority Ro-Ro
- •Tetrad Enterprises
- Sachs Chemical
- •Henriquez & Asociados
- •Acha Training
- •Nexo Management PR, LLC
- •Cummins Caribbean
- •Empresas Amador
- •HLB Puerto Rico
- •CNE Centro para la Nueva Economía
- •Triple SSS
- •Ultrapure Systems
- •Super Guaraguao International/ Super

Truck Parts

- •Able Sales Company
- •Red Tower Security
- •Ballester Soegaard Family

- •HKK Brisbane Distribution LLC
- •Ferraiouli LLC
- •Trane
- •Julio Rodríguez & Asociados
- Flexitank
- •Dynamin PR Freight & Services
- •Kevane Grant Thornton
- •Yellowtrans
- McAllister Towing
- •Premier Transport
- •Rooms to Go
- •Ayala & Sons
- •International Shipping Agency, Inc.
- •AJC International, Inc.
- •Jim Valentine
- Lanco Paints
- •JR Site Construction
- •PR Logistics
- •Basett Furniture



Help build strength and stability

Join us at Habitat for Humanity of Puerto Rico in bringing people together to build homes, communities, and hope. When a family helps build or improve a place they can call home, they are also building a more secure future for themselves. Your support in any amount or form is an investment in stronger, safer communities, and in the families whose lives are changed forever.

Contact Information

- 1357 Ashford Ave., PMB 135 Ste.2 San Juan, Puerto Rico 00907-1400
- 704 Jordan St. San Juan PR 00909
- 787-368-9393
- www.habitatpr.org

How Can You Help?

Monetary Contribution

Access habitatpr.org and click on the "donate" button.

Volunteering

You can help families achieve their dream of adequate housing that contributes to improved health, education and living conditions.

For more information about corporate or individual volunteering, access: habitatpr.org/volunteering.